

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

☐ Valuation of Security ☐ Assumption of Executory Contract or Unexpired Lease ☐ Lien Avoidance

Last Revised September 1, 2018

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

IN RE:

Case No. _____

Judge _____

Reid, Robert A.

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS

☐ Original

☒ Modified/Notice Required

Date: March 9, 2021

☐ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: DES

Initial Debtor: RAR

Initial Co-Debtor:

Part 1: Payment and Length of Plan

- a. The debtor paid **\$4,800.00** to date. Debtor shall pay tier payments of \$ **875.00** per month for 12 months; **\$2,030.000** per month for 36 months to the Chapter 13 Trustee, starting on 4/01/2021.
- b. The debtor shall make plan payments to the Trustee from the following sources:
☒ Future Earnings
☐ Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:
☐ Sale of real property
 Description:
 Proposed date for completion: _____
☐ Refinance of real property
 Description:
 Proposed date for completion: _____
☒ Loan modification with respect to mortgage encumbering property
 Description: **893 Gloucester Avenue, Brick, NJ 08723**
 Proposed date for completion: 09/01/2021
- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
- e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☒ NONE

- a. Adequate protection payments will be made in the amount of \$ **None** to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).
- b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Straffi & Straffi	Administrative Expense	2,650.00
Internal Revenue Service	Taxes	1,044.22

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
None			

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: [] NONE

The Debtor shall pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
PNC Bank	893 Gloucester Ave, Brick, NJ 08723-5109	98,448.90	0.00%	98,448.90	2,191.33

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: [X] NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
None					

c. Secured claims excluded from 11 U.S.C. 506: [X] NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
None				

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments [X] NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
None							

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
None			

f. Secured Claims Unaffected by the Plan ☒ NONE

The following secured claims are unaffected by the Plan:
None

g. Secured Claims to Be Paid in Full Through the Plan ☒ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
None		

Part 5: Unsecured Claims ☐ NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

Not less than \$ _____ to be distributed *pro rata*
 Not less than _____ percent
☒ *Pro Rata* distribution from any remaining funds

b. Separately Classified Unsecured Claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
US Dept of Ed/Great Lakes Higher Educati	Student Loan	Outside of Plan	25,311.00

Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
None				

Part 7: Motions ☐ NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, Notice of Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). [] NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
None							

b. Motion to Void Liens and Reclassify Claim from Secured to Completely Unsecured. [X] NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Total Amount of Lien to be Reclassified
None						

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. [X] NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
None					

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Sections 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) **Trustee Commissions**
- 2) **Other Administrative Claims**
- 3) **Secured Claims**
- 4) **Lease Arrearages**
- 5) **Priority Claims**
- 6) **General Unsecured Claims**

d. Post-petition claims The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ NONE

If this plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: **3/9/2021**

Explain below why the Plan is being modified.	Explain below how the Plan is being modified.
Plan is being modified to extend the time period to obtain a loan modification. If the loan modification is denied, then the mortgage arrearages are to be paid in full through the plan.	The plan was modified by extending the deadline to file a loan modification and curing the mortgage arrearages.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE
☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, Chapter 13 Plan and Motions, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: **March 9, 2021**

/s/ Robert A. Reid
Debtor

Date: **March 9, 2021**

Joint Debtor

Date: **March 9, 2021**

/s/ Daniel E. Straffi, Jr.
Attorney for the Debtor(s)

In re:
Robert A. Reid
Debtor

Case No. 20-14015-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

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Date Rcvd: Mar 11, 2021

Form ID: pdf901

Total Noticed: 64

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 13, 2021:

Recip ID	Recipient Name and Address
db	Robert A. Reid, 893 Gloucester Ave, Brick, NJ 08723-5109
aty	+ RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
cr	+ Santander Consumer USA Inc., 8585 N. Stemmons Fwy., Ste 1100-N, Dallas, TX 75247-3822
518754661	+ Atlantic Medical Imaging, PO Box 1564, Indianapolis, IN 46206-1564
518754662	Bby/cbna, 50 NW Point Blvd, Elk Grove Village, IL 60007-1032
518754663	++ CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262 address filed with court:, Caine & Weiner, 21210 Erwin St, Woodland Hills, CA 91367-3714
518799156	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518754671	+ Credit First N A, 6275 Eastland Rd, Brook Park, OH 44142-1399
518754672	Credit First N A, PO Box 81315, Cleveland, OH 44181-0315
518754673	Credit First National Assoc, Attn: BK Credit Operations, PO Box 81315, Cleveland, OH 44181-0315
518754674	Credit First National Association, Attn: Bankruptcy, PO Box 81315, Cleveland, OH 44181-0315
518754677	+ Fein Such Kahn & Shepard, PC, 7 Century Dr Ste 201, Parsippany, NJ 07054-4673
518754681	MRS BPO, LLC, 1930 Olney Ave, Cherry Hill, NJ 08003-2016
518754682	Northstar Location Services, LLC, 4285 Genesee Street, Cheektowaga, NY 14225-1943
518754685	Pnc Bank, Attn: Bankruptcy, 249 5th Ave Ste 30, Pittsburgh, PA 15222-2707
518754689	Preferred Behavioral Health Group, PO Box 85, Emerson, NJ 07630-0085
518754690	Progressive Insurance, 21210 Erwin St, Woodland Hills, CA 91367-3714
518802244	+ SANTANDER CONSUMER USA, P.O. Box 560284, Dallas, TX 75356-0284
518754695	Santander Consumer USA, PO Box 961245, Fort Worth, TX 76161-0244
518773144	+ TD Bank, 30 Montgomery St, Jersey City, NJ 07302-3829
518763122	+ TD Bank, N.A., c/o Schiller Knapp Lefkowitz, and Hertz, LLP, 950 New Loudon Road, Latham, New York 12110-2190
518754700	Target, C/O Financial & Retail Srvs Mailstopn BT, PO Box 9475, Minneapolis, MN 55440-9475
518754702	Td Bank USA/Targetcred, PO Box 673, Minneapolis, MN 55440-0673
518754704	US Dept of Ed/Glelsi, PO Box 7860, Madison, WI 53707-7860
518754705	US Dept of Ed/Great Lakes Higher Educati, Attn: Bankruptcy, 2401 International Ln, Madison, WI 53704-3121
518754708	+ Yellow Book Sales, PO Box 1470, Dover, DE 19903

TOTAL: 26

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 11 2021 20:52:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Mar 11 2021 20:52:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518754664	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Mar 11 2021 22:20:22	Capital One, 15000 Capital One Dr, Richmond, VA 23238-1119
518754665	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Mar 11 2021 22:19:10	Capital One, Attn: Bankruptcy, PO Box 30253, Salt Lake City, UT 84130-0253
518754666	Email/PDF: AIS.COAF.EBN@Americaninfosource.com	Mar 11 2021 22:18:08	Capital One Auto Finan, 3901 Dallas Pkwy, Plano, TX 75093-7864

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518754667	Email/PDF: AIS.COAF.EBN@Americaninfosource.com	Mar 11 2021 22:19:21	Capital One Auto Finance, Attn: General Correspondence/Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
518754670	Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 11 2021 22:19:17	Citibank/Best Buy, Centralized Bk/Citicorp Credit Svcs, PO Box 790040, Saint Louis, MO 63179-0040
518754675	Email/PDF: creditonebknotifications@resurgent.com	Mar 11 2021 22:18:00	Credit One Bank NA, PO Box 98872, Las Vegas, NV 89193-8872
518754676	Email/PDF: creditonebknotifications@resurgent.com	Mar 11 2021 22:18:00	Credit One Bank NA, PO Box 98873, Las Vegas, NV 89193-8873
518754678	Email/Text: sbse.cio.bnc.mail@irs.gov	Mar 11 2021 20:51:00	Internal Revenue Service, PO Box 7346, Special Procedures Branch, Bky Sec., Philadelphia, PA 19101-7346
518754668	Email/PDF: ais.chase.ebn@americaninfosource.com	Mar 11 2021 22:19:08	Chase Card, PO Box 15298, Wilmington, DE 19850-5298
518754669	Email/PDF: ais.chase.ebn@americaninfosource.com	Mar 11 2021 22:19:08	Chase Card Services, Correspondence Dept, PO Box 15278, Wilmington, DE 19850-5278
518754679	Email/Text: PBNCNotifications@perituservices.com	Mar 11 2021 20:51:00	Kohls/Capital One, Attn: Credit Administrator, PO Box 3043, Milwaukee, WI 53201-3043
518754680	Email/Text: PBNCNotifications@perituservices.com	Mar 11 2021 20:51:00	Kohls/Capital One, PO Box 3115, Milwaukee, WI 53201-3115
518810436	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 11 2021 20:52:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
518754686	Email/Text: Bankruptcy.Notices@pnc.com	Mar 11 2021 20:51:00	PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-0000
518837983	Email/Text: Bankruptcy.Notices@pnc.com	Mar 11 2021 20:51:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
518754684	Email/Text: Bankruptcy.Notices@pnc.com	Mar 11 2021 20:51:00	Pnc Bank, Attn: Bankruptcy, PO Box 94982, Cleveland, OH 44101-4982
518754687	Email/Text: Bankruptcy.Notices@pnc.com	Mar 11 2021 20:51:00	Pnc Bank, N.A., 1 Financial Pkwy, Kalamazoo, MI 49009-8003
518754688	Email/Text: Bankruptcy.Notices@pnc.com	Mar 11 2021 20:51:00	Pnc Bank, NA, PO Box 3180, Pittsburgh, PA 15230-3180
518791703	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 11 2021 22:20:27	Portfolio Recovery Associates, LLC, c/o Best Buy Credit Card, POB 41067, Norfolk VA 23541
518802879	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 11 2021 22:19:16	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
518754683	Email/Text: bankruptcyvgl@plaingreenloans.com	Mar 11 2021 20:52:00	Plain Green, LLC, 93 Mack Rd Ste 600, PO Box 270 Elder, MT 59521
518754691	Email/Text: bankruptcy@prosper.com	Mar 11 2021 20:53:00	Prosper Funding LLC, 221 Main St Ste 300, San Francisco, CA 94105-1909
518754692	Email/Text: bankruptcy@prosper.com	Mar 11 2021 20:53:00	Prosper Marketplace In, 221 Main St, San Francisco, CA 94105-1906
518754693	Email/Text: bankruptcy@prosper.com	Mar 11 2021 20:53:00	Prosper Marketplace In, 101 2nd St Fl 15, San Francisco, CA 94105-3672
518754694	Email/Text: bankruptcy@prosper.com	Mar 11 2021 20:53:00	Prosper Marketplace Inc, PO Box 396081, San Francisco, CA 94139-6081
518765538	Email/Text: bnc-quantum@quantum3group.com	Mar 11 2021 20:52:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
518754696	Email/PDF: gecsed@recoverycorp.com	Mar 11 2021 22:20:18	Synco/Car Care Syn Car, C/o, PO Box 965036, Orlando, FL 32896-5036

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518754697	Email/PDF: gecsedl@recoverycorp.com	Mar 11 2021 22:20:18	Synch/Care Credit, 950 Forrer Blvd, Kettering, OH 45420-1469
518754698	Email/PDF: gecsedl@recoverycorp.com	Mar 11 2021 22:20:18	Synch/ccsycc, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
518756673	+ Email/PDF: gecsedl@recoverycorp.com	Mar 11 2021 22:17:53	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518754699	Email/PDF: gecsedl@recoverycorp.com	Mar 11 2021 22:20:18	Synchrony Bank/Care Credit, Attn: Bankruptcy, PO Box 956060, Orlando, FL 32896-5060
518754701	Email/Text: bankruptcy@td.com	Mar 11 2021 20:52:00	Td Bank N.A., 70 Gray Rd, Portland, ME 04105-2019
518754703	Email/Text: bankruptcy@td.com	Mar 11 2021 20:52:00	Td Bank, N.A., Attn: Bankruptcy, 32 Chestnut St, Lewiston, ME 04240-7744
518836392	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Mar 11 2021 22:18:14	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518754706	Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Mar 11 2021 20:50:00	Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Saint Charles, MO 63304-2225
518754707	Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Mar 11 2021 20:50:00	Verizon, 500 Technology Dr, Weldon Spring, MO 63304-2225

TOTAL: 38

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
lm	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC BANK, N.A., 3232 Newmark Drive, Miamisburg, OH 45342

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 13, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 10, 2021 at the address(es) listed below:

Name	Email Address
------	---------------

Albert Russo

docs@russotrustee.com

Daniel E. Straffi

on behalf of Debtor Robert A. Reid bkclient@straffilaw.com
G25938@notify.cincompass.com;familyclient@straffilaw.com;bktrustee@straffilaw.com

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Denise E. Carlon

on behalf of Loss Mitigation PNC BANK N.A. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Denise E. Carlon

on behalf of Creditor PNC Bank National Association, as servicer for DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE FOR GSR MORTGAGE LOAN TRUST 2007-AR1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Denise E. Carlon

on behalf of Creditor PNC Mortgage a Division of PNC Bank, National Association dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Jill Manzo

on behalf of Creditor PNC Bank National Association, as servicer for DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE FOR GSR MORTGAGE LOAN TRUST 2007-AR1 bankruptcy@fskslaw.com

John R. Morton, Jr.

on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com mortoncraige@cf@gmail.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8